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***Exhibit “P”***

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**From:** Maria Costa  
**To:** Kilka, James;  
**Subject:** FW: FDIC/ABC Letter  
**Date:** Tuesday, October 05, 2010 3:57:06 PM  
**Attachments:** Servicing Term notification DB.pdf

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James, I hope this helps.

**Maria Costa**  
**Director of Credit**  
**CardWorks Servicing,LLC.**  
(W) 516-576-0404 ext 2224  
(C) 516-503-0079  
(F) 516-576-0422  
Maria.Costa@cardworks.com

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**From:** Brian Bennett - NY  
**Sent:** Monday, October 04, 2010 1:52 PM  
**To:** Mabel Goonah  
**Cc:** Sharon Hill; Gina Bennett; Maria Costa  
**Subject:** FDIC/ABC Letter

Mabel,

I had sent Mike N a letter last week which contained the information that TU had requested from us on the background of the ABC dissolution and why CWS needs access to ABC's bureaus/trade lines. Mike has advised that the FDIC will not be signing any additional paperwork in regards to the transfer of servicing and that this document issued by them should suffice to any concerned parties as to who we are and why we need what we need.

Thanks,

Brian

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